

Benefits Newsletter

May 2022



For any Benefits content questions, contact the SRNS Service Center at 5-7772 or via email at the SERVICE-CENTER@srs.gov.

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May

NOTES:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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Health and Welfare

1 IN 4

high school age kids now report using e-cigs (vaping). They are the most popular tobacco product used by adolescents.



Nearly **90 PERCENT** of smokers **first try a tobacco product by age 18**. But if someone has not started using tobacco by age 26, they are likely to never start.

Many adolescents falsely believe these new products are safe. Some don't even realize they contain nicotine. But they can deliver much higher concentrations of addictive nicotine than traditional cigarettes.

There is evidence that kids and young adults may transition from these products to cigarettes and other drugs.



American
Heart
Association.

Youth and Tobacco: *A New Crisis*

The **tobacco endgame** – the path to ending tobacco use and nicotine addiction in the U.S. – is within sight. This could save millions of lives.

But e-cigarettes and other products like cigarillos, hookah and smokeless tobacco pose a significant threat. They are gaining popularity, especially with kids and young adults.

Addicting a New Generation

Not only are more **kids and young adults** using e-cigarettes, they are **using them more often**.

Seeing Through the Smoke Screen

Tobacco companies have grown bolder in their efforts to keep people addicted and misinformed:



They fund lawsuits to prevent or weaken tobacco-control policies.



They spend millions lobbying lawmakers to oppose such policies.



They target products and promotions to youth and at-risk populations.



They support watered-down and less effective tobacco-control measures as a public relations ploy.



They fund organizations and groups that claim to address the tobacco epidemic but instead divert attention from proven measures.

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<https://www.heart.org/-/media/files/healthy-living/tobacco-endgame-infographic.pdf>



Retirement Services

INCUMBENTS GUIDE TO RETIREMENT

As an incumbent retiree, the SRNS Benefits team would like to invite you to the "The Incumbents Guide to Retirement" Teams meeting.

Note: In general, employees hired by SRNS prior to Aug. 1, 2008, or SRR prior to July 1, 2009, are incumbent employees.

This class will be on Monday, May 9, 10am – 12:30pm via Teams.

This two-hour meeting will provide an overview and details about all the benefits offered to retirees. Topics addressed at this meeting will include:

- Information on our new pension plan provider, Transamerica; how to access your account online; and taking the next steps
- Healthcare for pre-65 employees and dependents
- How to navigate Medicare
- Post-65 benefits (i.e. the Health Reimbursement Account)
- And more

If interested in attending the meeting, please email Kerri.Makekau@srs.gov for an invite.





Retirement Services

Vanguard Financial Webinars

Vanguard Financial Wellness Webinars

The following webinars can help you plan for retirement. Considering joining your plan? Already an investor but want to learn more? Plan to attend any or all of the webinars conducted by Vanguard specialists.

Click the link to register www.vanguard.com/iowebinars

- **Retirement Income:** Tuesday, May 10, 11 a.m.
- **Target-Date Investments:** Tuesday, May 10, 1 p.m.
- **Saving for College:** Tuesday, May 10, 4 p.m.
- **Target-Date Investments:** Thursday, May 12, 11 a.m., and 4 p.m.
- **Retirement Income:** Thursday, May 10, 1 p.m.

<https://register.gotowebinar.com/rt/7666196794036301057>



Vanguard®

What You Will Learn: No matter what stage of life you are in, these webinars are designed to provide you with tools and resources so you can be ready for your future in retirement.

Target-Date Investments: (Available on Demand) You will learn what target-date investments are, how they work and how to choose one that may be right for you.

Retirement income (RI): Employees will learn about the transition from the accumulation stage to creating retirement income and how different types of accounts work together.

Saving for college (SFC): Employees will learn the basics of saving for a child's education through a 529 plan. Different types of funding as well as financial aid will also be discussed. This topic is usually not paired with other presentations.

Financial Freedom (FF) Strategies for reducing debt and saving more: (Available on Demand) This webinar provides time-tested rules to help employees save more and strategies to work within their current financial situation. Budgeting current expenses, saving for emergencies, reducing debt, and building long-term wealth will be some of the topics discussed.

Is ROTH Right for You: (Available on Demand) Participants will learn the rules, benefits, and considerations for Roth contributions. This topic is usually paired with other presentations but can be delivered as a single topic.





Retirement Services

TRANSAMERICA - DISCOVER YOUR RETIREMENT FORECAST WITH THE NEW *ONTRACK*® TOOL

Knowing how you're doing as you prepare for retirement should be as easy as checking the weather. Transamerica's *OnTrack*® tool is now available in your Savannah River Nuclear Solutions Savings and Investment Plan (SIP) account. This feature, offered at **no cost** from Transamerica, is an online tool that uses straightforward weather icons to create *Your Retirement Outlook*®, making it easy to see if your retirement forecast is sunny, rainy, or somewhere in between.

When you log in to your SIP account, you can view your forecast and use the interactive *OnTrack* tool to take immediate action to help improve your overall retirement readiness. Transamerica's Compare Me tool also shows how your contribution rate and account balance stack up against your peers.

While exploring these new features, consider reviewing your overall investment strategy to ensure you're taking full advantage of the diverse investment lineup offered in the SIP. You can also set up auto-rebalancing for your account to help maintain a mixed asset allocation in your portfolio, potentially decreasing risk and increasing opportunity for investment gains.

Savannah River Nuclear Solutions constantly explores ways to enhance your ability to grow your retirement savings. Visit transamerica.com/portal/srsretire to log in to your account and discover how the *OnTrack* tool can help you achieve the more secure retirement you deserve.

Important: The projections or other information generated by the advice engine (which produces *Your Retirement Outlook*®) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

Asset allocation and diversification do not assure or guarantee better performance, cannot eliminate the risk of investment losses, and do not protect against an overall declining market.

Securities offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. All Transamerica companies identified are affiliated with Transamerica Financial Group. Transamerica Financial Group and its subsidiaries are not affiliated with your employer.





Wellness

Onsite Biometric Screenings

Included in Each Checkup

- Total Cholesterol
- HDL
- LDL
- Triglycerides
- Glucose
- A1c (for known diabetics)
- ALT and AST (Liver Tests)
- Abdominal Circumference
- BMI (height/weight)
- One-on-One Video Consult with Nurse Practitioner
- Access to a Secure Patient Portal to view:
 - Comprehensive Personal Health Report
 - Personal Action Plan
 - History of Past Results



Dates:	Location	Time
June 13	SRPPF - Bldg 706-4F	10:00 – 2:00
June 14	Mgmt Constr - 704-N, Rm A	8:00 – 2:00
June 15	BSRA – Ellenton Room	8:00 – 2:00
June 16	SRTE – Bldg 742-19G, Rm 6	8:00 – 2:00

Eligibility: SRNS, BSRA, & SRMC employees on BCBS Medical coverage

Catapult
HEALTH

FREE
ON-SITE
HEALTH
CHECKUPS

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Benefits Spotlight

EAP – Mental Health Awareness Month

With mental health entering more and more of our daily conversations, it's critical that everyone has a solid foundation of knowledge about mental health. That's why for Mental Health Month this year, SRNS Employee Assistance Program (EAP) is getting Back to Basics! Join us for our Mental Health Awareness Activities! We *all* have a role to play in promoting a mental health-friendly workplace!

The list of upcoming available webinars can be found in the SRS Connected emails.

